

**From:** Lake, Frances (MDE) [LakeF@michigan.gov]  
**Sent:** Thursday, November 03, 2011 10:58 AM  
**To:** HHS MLR Adjustments (HHS)  
**Subject:** Michigan Waiver Application

Dear Kathleen,

I am writing to ask you “Please” to not approve the Waiver of the MLR (Medical Loss Ratio) for Michigan. As a hard working citizen of Michigan, I believe that us consumers have suffered enough and we need our hard-earned money more than the insurance industry does. So many of us are struggling with job losses, new low paying jobs, and expensive medical benefits. It is just like kicking us when we are down for them to even ask this of you.

Therefore, I implore you to consider our plight when making your decision. We literally need to put food on our tables.

Thank you,

*Frances J. Lake*  
*Administrative Support*  
*MI Department of Education*  
*Low Incidence Outreach*

**From:** Liz Sayre-King [esayreking@professionalsolutionsplus.com]  
**Sent:** Friday, October 28, 2011 12:41 PM  
**To:** HHS MLR Adjustments (HHS)  
**Subject:** Michigan MLR Waiver Application

Dear Secretary Sebelius,

I was disturbed to read in a local weekly newspaper (Northern Express Weekly, October 3, 2011) that the State of Michigan's Office of Financial and Insurance Regulation has applied for a waiver to the proposed Medical Loss Ratio (MLR) included in the Affordable Care Act. It is my understanding that approving the waiver would mean the insurance companies operating in Michigan would not have to abide by the provision that 80% of premium dollars must be spent on the medical care of policy holders and 20% may be kept by the insurance companies. It is also my understanding that if this waiver is approved, commercial insurance carriers will be allowed to keep up to 35 cents of every premium dollar over the next 3 years.

As a small business owner who operates a medical billing company, I urge you *not* to approve the requested waiver. The MLR is one way health insurance companies will be held accountable for how their premiums are spent and how much coverage those of us who pay those premiums will receive. I have just received notice from my insurance agent that my high-deductible, HSA Priority Health Plan is increasing almost 25% next year – with virtually no change in my employee complement, except we will all be one year older. I ask my 10 employees to pay only a small portion of their premium (\$10 per month), because I believe strongly that every individual should have health care coverage. The premium increase will mean that my company will have to do without employee benefits in other areas – life insurance, long term disability, or wage increases. I do not believe health insurance premiums will go down if the MLR waiver is approved. Please do not approve the requested waiver. Sincerely,

Liz Sayre-King, MSW, FACMPE  
President  
Professional Solutions Plus  
(o) 231-935-0411  
(f) 231-935-0564  
[www.professionalsolutionsplus.com](http://www.professionalsolutionsplus.com)

One of the most important lessons that experience teaches is that, on the whole, success depends more upon character than upon either intellect or fortune. - William Edward Hartpole

**From:** Robert Swartz [racerbob@comcast.net]  
**Sent:** Thursday, October 27, 2011 7:58 PM  
**To:** HHS MLR Adjustments (HHS)  
**Subject:** Michigan's Request for Adjustment of Individual Market Medical Loss Ratio

Secretary Kathleen Sebelius  
U.S. Department of Health and Human Services  
200 Independence Avenue SW  
Washington, D.C. 20201

RE: Michigan's Request for Adjustment of Individual Market Medical Loss Ratio

Dear Secretary Sebelius:

On behalf of automotive salaried retirees, I urge you to deny Michigan's request for loosening the standards for the individual market medical loss ratio (MLR) through 2014. Salaried retirees over 65 from the Automotive and many other industries have lost company provided healthcare benefits. Retirees under 65 may lose benefits in the future as the ACA is implemented.

I am concerned that granting this request will negatively impact access to health insurance in Michigan, especially as the Office of Financial and Insurance Regulation (OFIR) fails to satisfy its burden in justifying why granting its request is both prudent and necessary.

In its request, OFIR first argues that the current requirement might cause insurers to leave the state and thus compromise the vibrancy and viability of Michigan's individual insurance market. Instead of

offering concrete evidence to substantiate that point, OFIR instead relies on the examples of MEGA Life and Health and American Community, two insurers that left the Michigan market before the MLR rules came into effect. It is a possibility that some poor performers may leave Michigan, but the risk of poor performers leaving the state will exist as long as there is an insurance market. The small risk of insurers leaving the market is outweighed by the definite benefits to consumers that come with this MLR requirement, especially as Michigan residents continue to get hit hard by this difficult economy.

Another point to consider is whether the MLR itself has enough of an impact on any of these companies to actually make them leave Michigan. First, this requirement is federal, so all fifty states (and relevant territories) will be dealing with the same rule unless given a waiver. Second, even if the companies wanted to leave, they may decide that investing the resources to relocate is not worth it, especially given the fact that they would have to compete in any other state that they decide to move. A small risk of some companies leaving should not prevent us from making the individual insurance market, a market that is especially skewed against consumers, more of a level playing field.

**Reducing the MLR does the exact opposite of protecting Michigan consumers – it allows insurance companies to continue the wasteful behavior that has contributed to unnecessary increases in premiums for years.**

Granting this request also undermines the fundamental goals of the Patient Protection and Affordable

Care Act (PPACA). The insurance reforms included in PPACA, especially the new MLR requirement, are designed to restructure the insurance market by making care more accessible and affordable for consumers and to reign in wasteful practices in the private insurance market. Granting this request does nothing more than allow insurance companies to stick to their old ways for a few more years and to avoid making tough business decisions, all at the expense of struggling consumers.

Thank you very much for considering my comments as you evaluate the Office of Financial and Insurance Regulation's request for adjusting the medical loss ratio requirement for Michigan's individual market.

Sincerely,  
Robert & Marcia Swartz, a retired Chrysler family  
Waterford, MI

**From:** Dave [dawams381@wowway.com]  
**Sent:** Thursday, October 27, 2011 12:28 PM  
**To:** HHS MLR Adjustments (HHS)  
**Subject:** MICHIGAN MLR WAIVER REQUEST - DENY

ATTN: Kathleen Sebelius, HHS Secretary,

Concerning the State of Michigan OFIR request for a waiver from the Medical Loss Ratio clause:

After looking at the insurance company financials it is pretty clear that at some companies the people in the individual market are not really paying for medical coverage, but really paying some companies money for nothing. Not only are many of the agent commissions way too high (**such as “World Insurance Co. paying around 30% commission to agents**), but many of the companies are keeping up to 53 cents out of every dollar for themselves rather than paying for medical care as their name implies, so these people are really paying for nothing. This is what your waiver would protect. What these companies are doing sounds more like a racket than a service and they shouldn't even be in the health insurance business. If they won't comply with the ACA guidelines they should not be allowed to participate. This is one of the primary reasons the ACA was enacted, to lower costs and to protect people from profiteering and gouging, and insure we are getting what we pay for. The very reason for health insurance is so that when a person needs medical care it can be obtained without going into the poorhouse.

I believe that your department's duty is to protect the people of the United States, not to protect the profits of health insurance companies and agents that, on the whole, are just taking people's money.

In light of this, I respectfully request that you deny the request for a waiver from the MLR standard by the State of Michigan OFIR.

David M. Wamsley  
28517 Kathryn  
Garden City, Mi.  
48135  
[Dawams381@wowway.com](mailto:Dawams381@wowway.com)  
734-427-9247

**From:** The Jobson's [jobson@netonecom.net]  
**Sent:** Monday, October 17, 2011 4:32 PM  
**To:** HHS MLR Adjustments (HHS)  
**Subject:** Michigan

Dear Ms. Sebelius,

I am hoping you will deny the Michigan waiver application.  
Michigan's hard hit consumers need the money more than the insurance industry.

Diane Jobson  
555 Bramblewood  
Cadillac, MI 49601

**From:** dee payment [dpayment7@gmail.com]  
**Sent:** Monday, October 17, 2011 10:41 AM  
**To:** HHS MLR Adjustments (HHS)  
**Subject:** Michigan

Please deny the waiver requested by the Michigan Insurance lobbyists.

Pat Payment

**From:** dee payment [dpayment7@gmail.com]  
**Sent:** Monday, October 17, 2011 10:38 AM  
**To:** HHS MLR Adjustments (HHS)  
**Subject:** Health care

Please deny the waiver requested by the Insurance companies!  
Thanks,  
Dee Payment

**From:** Michaeline Barnhart [thequilt@mac.com]  
**Sent:** Sunday, October 16, 2011 1:49 AM  
**To:** HHS MLR Adjustments (HHS)  
**Subject:** Michigan OFIR waiver req.

Dear Ms. Sebelius,

I am reading The Price of Civilization by J. Sachs. Please demonstrate that *not always* is government and industry aligned against the public. Please deny the 3-yr. waiver from the 80/20 designation that Michigan OFIR has requested on behalf of the industry it is supposed to be regulating not abetting. How blatantly wrong such a waiver would be.

Michaeline Barnhart  
Charlevoix, Mi.

**From:** Dorothy Barker [dorothybarker@charter.net]  
**Sent:** Saturday, October 15, 2011 3:12 PM  
**To:** HHS MLR Adjustments (HHS)  
**Subject:** Michigan Waiver Application

Secretary Sebelius:

I urge you to deny the application from the State of Michigan Office of Financial and Insurance Regulation for a waiver that would allow commercial health insurance carriers in Michigan to keep thirty-five cents (\$.35) of every dollar collected in premiums rather than twenty cents (\$.20) as required in the Affordable Health Care Act.

Michigan consumers continue to endure high unemployment rates and severe economic challenges, and cannot afford to subsidize health insurance companies in the coming years.

As a Michigan resident and taxpayer, I ask you to deny the waiver application to change the new Medical Loss Ratio in Michigan.

Thank you for considering my request.

Dorothy Barker  
6848 MacFarlane Road  
Glen Arbor, MI 49636

[dmbarker.barker@gmail.com](mailto:dmbarker.barker@gmail.com)

**From:** Ray Sullivan [wooduckrt@webtv.net]  
**Sent:** Saturday, October 15, 2011 11:33 AM  
**To:** HHS MLR Adjustments (HHS)  
**Subject:** Michigan Waiver Application

Hello- We are writing to request that you deny the state of Michigan's application re: insurance companies ability to keep a bigger percentage of proceeds from The Affordable Health Care Act that is not spent on patient care. As residents of Michigan we seem to be under a black cloud with the policies of our current governor. With high unemployment, crumbling infrastructure, and a host of other concerns, we do not want insurance companies to make their pots richer. Someone needs to think about consumers and not business. Please deny the state of Michigan's application for the waiver. Thank you. Ray and Therese Sullivan, P.O. Box 63, Empire, Michigan 49630

**From:** Susan Breuer [srbreuer@charter.net]  
**Sent:** Saturday, October 15, 2011 11:18 AM  
**To:** HHS MLR Adjustments (HHS)  
**Subject:** Michigan waiver request

Please deny the Waivr sought by MICHIGAN insurance providers the very idea feels illegal!!!!!!

**From:** Diane Gilbo [dgilbo@chartermi.net]  
**Sent:** Friday, October 14, 2011 3:43 PM  
**To:** HHS MLR Adjustments (HHS)  
**Subject:** Michigan request for a waiver

The Medical Loss Ratio is a fair and equitable way to assure that patients are not overcharged for health care. I can't imagine on what basis this waiver has been requested. That they are requesting that 35% of premiums not used to pay for medical care remain in their coffers is not justified. I hope that the waiver is not approved.

Diane Gilbo  
Traverse City, MI

**From:** Mary Lee Orr [orrrma57@yahoo.com]  
**Sent:** Thursday, October 13, 2011 10:30 PM  
**To:** HHS MLR Adjustments (HHS)

Please DENY the requested waiver for Michigan health care insurance companies. Our citizens can NOT afford to award this luxury to the companies. No payback beyond what was originally written as part of the health bill. Please listen to a Michigan resident's sincere request!!!  
Mary Lee Orr  
1304 Taquaka Rd, Frankfort, MI 49635

**From:** John Dewit [johndewit@gmail.com]  
**Sent:** Thursday, October 13, 2011 6:51 PM  
**To:** HHS MLR Adjustments (HHS)  
**Subject:** Michigan

Please deny the Michigan waiver application.

Thank you

John Dewit  
7432 Porter Road  
Grand Blanc  
MI 48439

**From:** Rebecca Stimson [write@clarkwoodconnect.com]  
**Sent:** Thursday, October 13, 2011 5:31 PM  
**To:** HHS MLR Adjustments (HHS)  
**Subject:** Please deny Michigan's Waiver Application

Dear Secretary Sebelius;

Please deny Michigan's waiver application to deny the people of Michigan the current return on their insurance. The medical insurance companies do NOT have the best interest of the consumer at heart. They certainly do not deserve to keep any more of our hard earned money than they already do. Please help us maintain our 20/80 ratio.

Sincerely,  
Rebecca Stimson  
Lansing, Michigan

*Clarkwood Connect*  
<http://www.clarkwoodconnect.com>

Compassion is the radicalism of our time. *Dalai Lama*

**From:** Thomas Thibault [tthibault@earthlink.net]  
**Sent:** Thursday, October 13, 2011 5:04 PM  
**To:** HHS MLR Adjustments (HHS)  
**Subject:** Medical loss ratio - Michigan requested waiver

Please refuse to grant the requested waiver for the Medical Loss Ratio for Michigan. The new law needs to be fully carried out as written. If there are issues as a result of the experience, then address those via changes in the law with full and public debate.

Thank you - Thomas Thibault - Michigan rtesident

**From:** Judy Cunningham [judy@mlui.org]  
**Sent:** Thursday, October 13, 2011 3:46 PM  
**To:** HHS MLR Adjustments (HHS)  
**Subject:** Michigan Waiver Application

Dear Ms. Sebelius:

I have watched **Michigan Health Insurance** companies raise health policy insurance rates 30 % each year for the past 4-5 years. Our small non-profit can now only afford a policy that has a \$4,000 deductible per single, \$8,000 deductible per family before the insurance company starts paying for anything. We are growing desperate, while insurance companies rake in millions of profits for their shareholders and give their executives bonuses. Is the profit motive the right one to deliver health care to hard working families or the rapidly growing under/unemployed?? We need strong regulations here in Michigan. Insurance companies have a strangle hold Michigan politicians so we depend on you to **please deny the Michigan Waiver** application that would put more of our money in their pockets. I need all the money I can get to pay for the \$4,000 of my medical bills that they won't pay!

*Judith Cunningham*  
*Office Administrator*  
*Michigan Land Use Institute*  
*148 E. Front St., Ste 301*  
*Traverse City, MI 49684*  
*231-941-6584 ext. 10*  
[judy@mlui.org](mailto:judy@mlui.org)

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[www.mlui.org](http://www.mlui.org)  
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**From:** jmenca@charter.net  
**Sent:** Thursday, October 13, 2011 11:13 AM  
**To:** HHS MLR Adjustments (HHS)  
**Subject:** 80/20 Health insurance Michigan waiver.

Please do not allow the insurance waiver for the 20/80 health plan in Michigan.

John Mencarelli  
305 Gloria Lane  
Manistee, MI 49660

**From:** Susan P. Brighthouse [suebighthouse@gmail.com]  
**Sent:** Thursday, October 13, 2011 11:08 AM  
**To:** HHS MLR Adjustments (HHS)  
**Subject:** Michigan needs Medical Loss Ratio

Dear Ms. Sebelius,

Please see that the waiver requested by the State of Michigan Office of Financial and Insurance Regulation to allow them to not be bound by the Medical Loss Ratio is denied. The commercial carriers, that is the insurance companies, do NOT need the rebate as much as our desperately squeezed and financially suffering citizens of Michigan. Help!

Please take action to see that this travesty does not happen.

Sincerely,

Sue Brighthouse  
5861 S. Im Valley Rd.  
Suttons Bay, Mi. 49682

**From:** Kate [northgate41@yahoo.com]  
**Sent:** Thursday, October 13, 2011 9:00 AM  
**To:** HHS MLR Adjustments (HHS)  
**Subject:** michigan 20/80 aca

Please vote down any attempts to let insurance companies increase the amount of money they keep from citizens insurance premiums. Do not alter President Obama's health care act, Obama Cares!  
Kate Datema

**From:** Sylvia Mitchell [scm123@chartermi.net]  
**Sent:** Thursday, October 13, 2011 8:36 AM  
**To:** HHS MLR Adjustments (HHS)  
**Subject:** Michigan waiver application

**to Health and Human Services Secretary Kathleen Sebelius**

**I am writing to urge you to deny the Michigan waiver application. Keep the 20/80 ratio, known as the Medical Loss Ratio (MLR) as defined in the Affordable Health Care Act.**

**Yours truly,  
Sylvia Mitchell  
412 Fifth St.  
Traverse City, MI  
49684**

**From:** Sharon Snow [jssnow352@yahoo.com]  
**Sent:** Thursday, October 13, 2011 8:15 AM  
**To:** HHS MLR Adjustments (HHS)  
**Subject:** Michigan

I am writing to encourage you to deny the waiver that Michigan is seeking that would raise the split from 20/80 to 35/65 in favor of the healthcare companies and keep the MLR as it is. The overcharged and downtrodden Michigan consumer is legally entitled to the money, not the commercial carriers who are using their political connections in Lansing to try to circumvent the law? In the name of Michigan citizens please deny this waiver.

Thanking You,  
Sharon Snow  
Michigan resident

The only thing necessary for the triumph of evil ...  
is for good men to do nothing.~~Edmund Burke

**From:** Martha Ryan [manitoumartha@aol.com]  
**Sent:** Wednesday, October 12, 2011 10:51 PM  
**To:** HHS MLR Adjustments (HHS)  
**Subject:** Michigan

Dear Secretary Sibelius, Please deny the waiver for insurance companies and keep the money in Michigan residents pockets. Sincerely martha ryan Leland Michigan

**From:** Jim Hampton [naylor02@aol.com]  
**Sent:** Wednesday, October 12, 2011 10:40 PM  
**To:** HHS MLR Adjustments (HHS)  
**Subject:** Michigan Health Care

Please don't allow this 20/80 condition to change

Jim Hampton  
Northport, Mi

Sent from my iPhone

**From:** CoyeFrog@aol.com  
**Sent:** Wednesday, October 12, 2011 9:42 PM  
**To:** HHS MLR Adjustments (HHS)  
**Subject:** Michigan Insurance -- Quality Care Improvements

Dear Secretary Sebelius; Please deny the Michigan Insurance Overpayment Waiver.....OF force the state to spend it on statewide computerization of physicians/hospital/labs/pharmacy records for better, faster and higher quality of medical care in our state which presently has no ORGANIZED statewide computerization requirements or plan.

Any 'overpayments' that have been accrued to insurance companies due to the steadily rising increases in health insurance premiums should rightfully belong to either the payor, or be put toward the payment of future care via reduction of the next premium....or at least to improvement of care....via computerization. Good luck defending the Act against all of the misinformation, lack of info, or just plain lies about it!!

PS Please continue to fight for the CLASS program...even though we understand why you need to temporarily ( I HOPE) delay its staffing and implementation. Thanks for your great work....visit Leelanau again soon!

Sincerely, Barbara Coye Founder of ShareCare of Leelanau, Inc. a non-profit, county-wide membership organization to provide comprehensive help for seniors keep us in our own homes for as long as possible...in our 17th year.

**From:** richardbeck458@centurytel.net  
**Sent:** Wednesday, October 12, 2011 9:02 PM  
**To:** HHS MLR Adjustments (HHS)  
**Subject:** MLR waiver application-Michigan

Dear Secretary Sebelius, As a physician and resident of Michigan, I am asking you to deny the Michigan waive application for the MLR. Thank you, Richard Beck, M.D.

**From:** Josh & Nanci Swenson [nan2josh@hughes.net]  
**Sent:** Wednesday, October 12, 2011 8:08 PM  
**To:** HHS MLR Adjustments (HHS)  
**Subject:** 80/20 rule

Please don't allow Michigan to get a waiver so Michigan medical insurance companies can keep 35% of our premiums, instead of 20%.

Thanks you.

Josh Swenson  
Manistee, MI

**From:** Betsy Stewart [bstewart@freeway.net]  
**Sent:** Wednesday, October 12, 2011 7:15 PM  
**To:** HHS MLR Adjustments (HHS)  
**Subject:** Michigan waiver application

Please do not give in to the Michigan outrageous application to hand our money over to the big corporate insurance companies. As a business owner and boater, I know how well these CEOs are doing. Average citizens need their money returned far more than the corporations. Insurance companies are doing just FINE! Don't negate one of the few breaks the little guys are entitled to in this BIG money economy.

Thank you for your consideration, Elizabeth B Stewart

Note that email address changed to [2bbstewart@gmail.com](mailto:2bbstewart@gmail.com). Please update your address book.

**From:** Diane [orenda@suttonsbay.com]  
**Sent:** Wednesday, October 12, 2011 5:22 PM  
**To:** HHS MLR Adjustments (HHS)

Attn: Health & Human Services Secretary K. Sebelius. I am writing to ask you to deny the Michigan waiver application put forward by the state of Michigan OFIR on behalf of commercial carriers. Michigan workers are hurting and certainly need their hard earned money more than the insurance industry does. Thank you for your time. Diane Rehak ( a senior still working and paying more of my health care each day as my insurance company "cuts back" on services)

**From:** Bob Ogilvie [bogilvie@mastech-inc.com]  
**Sent:** Wednesday, October 12, 2011 3:18 PM  
**To:** HHS MLR Adjustments (HHS)  
**Subject:** Michigan

Dear Secretary Sebelius,

I am writing you to ask you to deny the Medical Loss Ratio waiver application for the State of Michigan. Michigan residents are entitled to this money and are far more deserving than is the Michigan Insurance Industry. I urge you to make the right – and just – decision.

Thank you for your consideration.

Best regards,

Bob Ogilvie  
Mastech Wind, Plant #2  
290 Washington Street  
Manistee, MI 49660

231-398-0628 (Office-direct)  
231-398-3328 (Plant #1)  
[bogilvie@mastech-inc.com](mailto:bogilvie@mastech-inc.com)

**From:** kathleen roth [kathleenproth@yahoo.com]  
**Sent:** Wednesday, October 12, 2011 3:17 PM  
**To:** HHS MLR Adjustments (HHS)  
**Subject:** Michigan:the Medical Loss Ratio (MLR)

Dear Kathleen Sebelius,

The governor has already taxed my teacher's pension. Please do not have me lose more of my hard earned money to the insurance industry.

Kathleen Roth

**From:** Carol Godwin [ccgodwin@yahoo.com]  
**Sent:** Wednesday, October 12, 2011 1:31 PM  
**To:** HHS MLR Adjustments (HHS)  
**Subject:** Fw: MICHIGAN - deny waiver application!!!!!!!!!!!!!!!

Please deny the Michigan waiver application. Remember: MI has many long-suffering consumers who need their hard earned money. The insurance industry does not!

This 20/80 ratio is terrific and needed. This aids the insured rather than putting more money into the pockets of the administration to use as pure profits and bulking up their administrative costs.

Please do the right thing for Michiganders!

Carol C. Godwin

**From:** Don Dierkes [dwdierkes@charter.net]  
**Sent:** Wednesday, October 12, 2011 12:27 PM  
**To:** HHS MLR Adjustments (HHS)  
**Subject:** Michigan waiver

Please deny a waiver for Michigan Commercial Insurance carriers to keep even more money. Thank you,  
Don and Cathy Dierkes, interlochen, MI

**From:** Jill Kimball [sunnyjill@hotmail.com]  
**Sent:** Wednesday, October 12, 2011 12:08 PM  
**To:** HHS MLR Adjustments (HHS)  
**Subject:** Michigan

To: Kathleen Sebelius

Kathleen, please deny the Michigan waiver application. Michigan consumers need their hard earned money more than the insurance industry does. Please do not send our insurance rebates to the insurance companies, you know they will not use them to lower our rates! Thank you, Jill

Jill Kimball, ACSW Lakeview Counseling 1844 Oak Hollow Drive, Suite B Traverse City, MI 49686 (231) 929-0300, ext. 105 Fax (231) 933-6378

**From:** Darcy [krausedarcy@yahoo.com]  
**Sent:** Wednesday, October 12, 2011 11:31 AM  
**To:** HHS MLR Adjustments (HHS)

Please deny the michigan waiver to allow insurance companies a greater percentage of profit. Do not change the 20/80 split mandated by new health care law

Sent from my iPhone

**From:** Thomas & Shirley Wall [tomshirl@chartermi.net]  
**Sent:** Wednesday, October 12, 2011 10:47 AM  
**To:** HHS MLR Adjustments (HHS)  
**Subject:** Medical Loss Ratio

Dear Ms. Sebelius: PLEASE deny Michigan's Waiver application for the Medical Loss Ratio portion of the new Health Bill.

Citizens of Michigan need all the help they can get for health care.

Shirley Wall, Suttons Bay, MI

**From:** Diana [josien43@yahoo.com]  
**Sent:** Wednesday, October 12, 2011 10:35 AM  
**To:** HHS MLR Adjustments (HHS)  
**Subject:** Michigan

Deny Michigan waiver application. Our States consumers need their hard earned money more than the insurance industry does.

**From:** Sam and Mary Eliowitz [marelio@centurytel.net]  
**Sent:** Wednesday, October 12, 2011 10:16 AM  
**To:** HHS MLR Adjustments (HHS)  
**Subject:** The Michigan 35/65 ratio

Dear HHS Secretary Sebelius:

Michigan is a down-trodden state and her citizens are suffering. They will suffer further if some of her legislators, in the pockets of the health insurance corporations, have their way.

Their plan is to introduce a waiver to the 20/80 portion of the ACA to give back 35% to the insurance companies with only 65% going back to the patients, in effect making the ratio 35/65. This is unacceptable. Please disallow the Michigan waiver.

Sincerely,

Mary Eliowitz

**From:** Charles Godbout [chas.godbout@gmail.com]  
**Sent:** Wednesday, October 12, 2011 9:49 AM  
**To:** HHS MLR Adjustments (HHS)  
**Subject:** Deny Michigan MLR Waiver Application

Dear Secretary Sebelius, I am writing to you today to ask you to deny the State Of Michigan request for a waiver of the Medical Loss Ratio (MLR) provisions of the Affordable Health Care Act. There is no reason for this waiver request other than the greed of the insurance companies

Charles N Godbout  
11060 S Benzonia Trail  
Empire, MI 49630-9745

[chas.godbout@gmail.com](mailto:chas.godbout@gmail.com)

**From:** Robert Curran [curranted@hotmail.com]  
**Sent:** Wednesday, October 12, 2011 9:43 AM  
**To:** HHS MLR Adjustments (HHS)  
**Subject:** FW: Michigan Waiver

Secretary Sebelius -

DON"t let the Michigan insurance companies get away with changing the current refund policy(MLR) --  
an essential feature of health care management !

Ted Curran  
Frankfort  
Michigan

**From:** Margaret Forgione [backhome@earthlink.net]  
**Sent:** Wednesday, October 12, 2011 9:35 AM  
**To:** HHS MLR Adjustments (HHS)  
**Subject:** Michigan

If the law says "return the unused monies to consumers", then, we should return the unused monies to consumers - not to the Insurance companies....

Margaret Forgione

[backhome@earthlink.net](mailto:backhome@earthlink.net)

**From:** Bob Carstens [birderbobc@gmail.com]  
**Sent:** Wednesday, October 12, 2011 9:22 AM  
**To:** HHS MLR Adjustments (HHS)  
**Subject:** Deny the Michigan Waiver proposal

HHS Secretary Kathleen Sebelius,

**The State of Michigan Office of Financial and Insurance Regulation (OFIR) has intervened on behalf of the commercial carriers to ask the federal government for a waiver. This waiver, if approved would allow commercial carriers to keep up to 35 cents on the dollar over the next three years. Such action is unconscionable !!!**

**Do not comply or cooperate with the Michigan State officials and the commercial carriers who are using their political connections in Lansing to try to circumvent the law and pervert/destroy the financial efficacy and financial/social justice of the new system!!**

This is why we actually need a one payer federal system, not a privatized for profit medical system. .... **Once again !!!**

**Do not comply or cooperate with the commercial carriers who are using their political connections in Lansing to try to circumvent the law !!**

**Thank you for your attention to this crucial matter.**

**~Robert (Bob) Carstens**

**From:** Pat Miller [pmiller45@charter.net]  
**Sent:** Wednesday, October 12, 2011 9:21 AM  
**To:** HHS MLR Adjustments (HHS)  
**Subject:** Insurance wavier for Michigan

Please protect Michigan consumers . Do not allow wavier for insurance companies.  
We need a break to afford health care. Please look out for Michigan consumers  
and vote against wavier.

P

Sent from my iPhone

**From:** Barbara A Mrozinski [barbmrozinski@yahoo.com]  
**Sent:** Wednesday, October 12, 2011 9:10 AM  
**To:** HHS MLR Adjustments (HHS)  
**Subject:** Mi Waiver Application

Please deny the Mi Waiver Application!

Bob and Barbaqra Mrozinski  
Lake City,MI 49651

**From:** Hollenbeck, Cindy [hollenc@glendale.k12.mi.us]  
**Sent:** Wednesday, October 12, 2011 8:42 AM  
**To:** HHS MLR Adjustments (HHS)  
**Subject:** Michigan

Dear Ms. Sebelius,

I am writing from beautiful Leelanau county to beg you to deny the request for a waiver of the Medical Loss Ratio portion of the Health Care Act. The Republicans in Michigan have already given huge gifts to corporations at the expense of retirees, teachers, unemployed, and the poor. Don't let them create another loophole for corporate profit that squeezes us even more.

Thank you!

Cindy Hollenbeck  
6856 Wheeler Rd.  
Maple City, MI 49664

**From:** IMODD@aol.com  
**Sent:** Wednesday, October 12, 2011 7:03 AM  
**To:** HHS MLR Adjustments (HHS)  
**Subject:** No Subject

My wife and I strongly urge you to reject the Michigan waiver application. Thank you, Robert and Joanne Saffell Leland, Michigan

**From:** Aggie [aggie65@chartermi.net]  
**Sent:** Wednesday, October 12, 2011 6:19 AM  
**To:** HHS MLR Adjustments (HHS)  
**Subject:** MICHIGAN

PLEASE DENY THE MICHIGAN WAIVER APPLICATION. AS A CONSUMER I NEED MY MONEY MORE THAN THE INSURANCE INDUSTRY.

WHY DO THEY KEEP WHITTILING AWAY AT WHAT INCOME RETIREES HAVE LEFT?

THANKING YOU IN ADVANCE FOR YOUR HELP IN THIS MATTER.

ESTHER E. WILSON  
P.O. BOX 6  
EMPIRE, MI 49630

[aggie65@chartermi.net](mailto:aggie65@chartermi.net)

**From:** Robert Marshall [nmeac@charter.net]  
**Sent:** Tuesday, October 11, 2011 11:43 PM  
**To:** HHS MLR Adjustments (HHS)  
**Subject:** Michigan Rebate for Health Insurance

Dear Madame Secretary,

I write to ask you to deny the request from the State of Michigan to allow insurers to keep 35% of their insurance funds and hold them to the prescribed 20%. The people need the money more than the Insurers.

Thank you,

Robert E. Marshall

Robert Marshall

[nmeac@charter.net](mailto:nmeac@charter.net)

Festina Lente

"We need to move  
from our human-centered  
to an earth-centered  
norm of reality and value." Thomas Berry

**From:** ronogilbee [ronogilbee@gmail.com]  
**Sent:** Tuesday, October 11, 2011 10:56 PM  
**To:** HHS MLR Adjustments (HHS)  
**Subject:** Insurance

Please don't allow michigan insurance companies to keep more than they are allowed under the affordable health care law. Michigan citizens have been hit hard by the recession and money not spent on providing care should be returned to policy holders.

Sent from my BlackBerry® smartphone, powered by CREDO Mobile.

**From:** Derith Smith [derithsmith@att.net]  
**Sent:** Tuesday, October 11, 2011 10:27 PM  
**To:** HHS MLR Adjustments (HHS)  
**Subject:** Michigan

Dear Secretary Sebelius,

As an unemployed individual who has managed to pay monthly insurance premiums for a high deductible policy over the last 18 months, I ask you to reject the Michigan's waiver application. If I can put forth my best efforts in maintaining my health and making no claims on my policy, certainly the insurance companies should be required to use their best efforts in covering their operating costs with 20% of premiums collected.

It seems likely that those folks struggling to fund a basic healthcare policy have a greater financial need than the insurance companies who have recently enjoyed unprecedented profits.

Please reject Michigan's waiver application.

Thank you for your consideration of my request.

Sincerely,  
Derith Smith  
10816 S Blue Ridge Lane  
Traverse City, MI 49684

**From:** marcia curran [curran\_marcia@hotmail.com]  
**Sent:** Tuesday, October 11, 2011 10:05 PM  
**To:** HHS MLR Adjustments (HHS)  
**Subject:** Michigan's request for a waiver on the Health Care Act

Dear Secretary Sebelius:

Please **do not** approve Michigan's request for a waiver on its implementation of the new Health Care Act. Michigan's health care insurers should not be allowed to keep more than 20% of the insurance paid by those who are insured. Michigan insurance companies can clean up their act and be more efficient and they can surely manage by 2014 to keep their overhead within the 20% requirement.

Sincerely,  
marcia curran  
940 E. Crystal Downs Dr.  
Frankfort,MI 49635

**From:** Peg and Kev McCarty [kpkmccarty@charter.net]  
**Sent:** Tuesday, October 11, 2011 9:50 PM  
**To:** HHS MLR Adjustments (HHS)  
**Subject:** Michigan waiver application

**To: Health and Human Services Secretary Kathleen Sebelius**

I am writing to ask you to please deny the Michigan waiver application.

The the Affordable Health Care Act (ACA) only allows insurance companies to keep 20 cents out of every dollar they collect in premiums. The remaining 80 cents must go toward the medical care of their policy holders. At the end of the year, if the insurance companies have not put the full 80 cents back into patient care, they are legally required under the ACA to send a refund check, estimated to average \$164, back to the consumer.

This 20/80 ratio, known as the Medical Loss Ratio (MLR) is one of the many terrific aspects of the new healthcare law.

Our state's long suffering consumers need their hard earned money more than the insurance industry does.

Thank you for your attention and action in regards to this matter.

Sincerely,

Peg McCarty  
Glen Arbor, MI 49636

**From:** Lynn Contos [lscisme@aol.com]  
**Sent:** Tuesday, October 11, 2011 9:41 PM  
**To:** HHS MLR Adjustments (HHS)  
**Subject:** Michigan

Please deny the Michigan waiver application. The insurance companies continue to be among the richest companies in the US, meanwhile the middle class folks continue to struggle to keep their heads above water. The consumers need a break, please help!

Thank you,  
Lynn Contos

**From:** jwtsunami@aol.com  
**Sent:** Tuesday, October 11, 2011 9:23 PM  
**To:** HHS MLR Adjustments (HHS)  
**Subject:** Michigan

I know YOU will not allow the insurance companies in Michigan to keep money they should not have!! Do not give Michigan a waiver re: the 80/20 ratio!!

**From:** Sally Michel [sdmichel@charter.net]  
**Sent:** Tuesday, October 11, 2011 9:15 PM  
**To:** HHS MLR Adjustments (HHS)  
**Subject:** Michigan waiver application: DENY IT!

Secretary Sebelius,

We urge you to act in the interest of Michigan's consumers who need their hard earned money and DENY the Michigan waiver of the Medical Loss Ratio.

Sara and Delbert Michel, Suttons Bay, Michigan 49682

**From:** cynthia tomlinson [cynstom@gmail.com]  
**Sent:** Tuesday, October 11, 2011 6:51 PM  
**To:** HHS MLR Adjustments (HHS)  
**Subject:** deny the Michigan waiver application.

Dear Secretary,  
Michigan's long suffering consumers need their hard earned  
money more than the insurance industry does.

--

Cindy Brief Tomlinson

**From:** bob wilkins [bwilkins998@gmail.com]  
**Sent:** Tuesday, October 11, 2011 4:56 PM  
**To:** HHS MLR Adjustments (HHS)  
**Subject:** michigan healthcare

don't give them more money they already are getting over on the consumers expense.put an end to taking from the poor to feed the rich.

**From:** Louise Pollie [kinobay1@mac.com]  
**Sent:** Tuesday, October 11, 2011 4:17 PM  
**To:** HHS MLR Adjustments (HHS)  
**Subject:** Michigan

Dear Secretary,

I am writing to you in hopes that you can stop an attempt by the Michigan Governor and legislators from receiving a waiver allowing them to bypass the new MLR regulation which is part of the Affordable Care Act. As I understand it, this new regulation requires all medical insurances to spend at least 80% of the premiums they collect for the patients' health care. Any of the 80% that is not spent for the patients' health care is to be reimbursed to the patients.

The State of Michigan OFIR is asking that the insurances be allowed to keep up to 35% on the dollar over the next three years. Michigan residents are suffering with high unemployment and reduction in welfare coverage and should not have the possibility of a reduction in what is prescribed by the Affordable Care Act.

I appreciate any effort you make to turn down this request.

Thank you,

Louise M. Pollie

**From:** Carl Wehner [carl.wehner@gmail.com]  
**Sent:** Tuesday, October 11, 2011 3:31 PM  
**To:** HHS MLR Adjustments (HHS)  
**Subject:** Refuse the Michigan Waver

Please do not wave the 80 20 provision in the Affordable Health Care Act for the State of Michigan.

Thank You

--

Carl

“Not all those who wander are lost.” Tolkien

**From:** Kate Zinsmaster [zinsway@gmail.com]  
**Sent:** Tuesday, October 11, 2011 2:43 PM  
**To:** HHS MLR Adjustments (HHS)  
**Subject:** Michigan

Dear Ms. Sebelius:

I am writing you to urge you to deny the Michigan waiver to the insurance companies. We, in the State of Michigan, are having a hard enough time with our massive unemployment and our aging highway systems not to mention the state of our school system to place an additional burden upon the taxpayers who are paying into the system.

Thank you for your time.

Kathryn E Zinsmaster

I

--

K. Zinsmaster

**From:** Roger Bauer [rnbauer2000@yahoo.com]  
**Sent:** Tuesday, October 11, 2011 2:27 PM  
**To:** HHS MLR Adjustments (HHS)  
**Subject:** Michigan - Medical Loss Ratio

Please do not grant a waiver that would allow Michigan Health Insurance Companies to limit medical expenses to 65% of customer premiums. As was envisaged in the Obama Health Care law, 80% of premiums should go to payment for medical care and not used for company profits and administrative overhead.

Roger Bauer

**From:** janice glatzer [janicek@bex.net]  
**Sent:** Tuesday, October 11, 2011 12:14 PM  
**To:** HHS MLR Adjustments (HHS)  
**Subject:** michigan waiver request

DO NOT grant michigan the requested waiver for the MLR. So many michiganders need help with healthcare with better benefit payouts, especially the self employed buying costly individual coverage. Once again,shame on the republican controlled legislators trying to weaken health care reform. Don't let them succeed.Please... Janice Glatzer

**From:** Ramona [ramonaclemente@gmail.com]  
**Sent:** Tuesday, October 11, 2011 12:13 PM  
**To:** HHS MLR Adjustments (HHS)

I have been informed that Michigan has requested a waiver allowing them to permit commercial insurance carriers to retain additional money rather than refunding it to the consumers. If this is really the situation, please give additional consideration to denying this request. The consumers are the intended target for the refund, not businesses to add to their profits.

**From:** Littlefield, Alice L [littl1al@cmich.edu]  
**Sent:** Tuesday, October 11, 2011 11:21 AM  
**To:** HHS MLR Adjustments (HHS)  
**Subject:** Michigan request for waiver

Please reject Michigan's request for a waiver of the requirement under the new health care law that insurance companies spend 80% of what they take in on providing health care, or refund the difference to the consumer. Hard-pressed consumers deserve the refunds.

Sincerely,

Alice Littlefield

PO Box 87, Omena, MI

**From:** a-rogers [a-rogers@charter.net]  
**Sent:** Tuesday, October 11, 2011 10:23 AM  
**To:** HHS MLR Adjustments (HHS)  
**Subject:** Deny the Michigan Waiver !!

Our Mi Governor is out to do everything he can to destroy the middle class. Taking funds from their health is outrageous. Please deny the Michigan waiver.

Thank you  
ann rogers  
1236 Peninsula Dr.  
traverse city Mi 49686

**From:** Dave and Cindy McMellen [cdcmcm@chartermi.net]  
**Sent:** Tuesday, October 11, 2011 10:13 AM  
**To:** HHS MLR Adjustments (HHS)  
**Subject:** Not Right

Kathleen,

Please deny the Michigan Waiver Application. Do the right thing!

Thank You,

Dave McMellen

**From:** Carolyn Bourland [clbourland@chartermi.net]  
**Sent:** Tuesday, October 11, 2011 10:05 AM  
**To:** HHS MLR Adjustments (HHS)  
**Subject:** Demy Michigan Waiver application

Kathleen Sebelius,

Please DENY the Michigan waiver application coming before you in the near future. Michigan residents are already hurting with this economy. Michigan consumers need their money more than insurance company needs more profits.

Please DENY their request for a waiver!

Thank you,  
Carolyn Bourland  
Petoskey, MI

**From:** Jan Bauer [ditzbauer@yahoo.com]  
**Sent:** Tuesday, October 11, 2011 9:20 AM  
**To:** HHS MLR Adjustments (HHS)  
**Subject:** Michigan

Dear Secretary Sebelius,

PLEASE deny Michigan's waiver application of the Medical Loss Ratio (20/80 ratio)!! The State of Michigan Office of Financial and Insurance Regulation has applied for a waiver so that commercial carriers would be allowed to keep consumer money. Don't let this happen!!

Jan D. Bauer  
25 Pine Trace  
PO Box 569  
Glen Arbor, MI 49636-0569  
231.334.0007  
[ditzbauer@yahoo.com](mailto:ditzbauer@yahoo.com)  
<http://MoveToAmend.org>

**From:** dynamodidi@aol.com  
**Sent:** Tuesday, October 11, 2011 9:06 AM  
**To:** HHS MLR Adjustments (HHS)  
**Subject:** Michigan Medical Loss Ratio Waiver

Dear Secretary Sebelius,

On behalf of the working people of Michigan, I request that you **deny** the MLR waiver sought by the Michigan Office of Financial and Insurance Regulation. Our state has one of the highest rates of unemployment in the country, our small businesses are struggling to stay afloat and it is unconscionable for a State Agency to request that any rebate be given to the highly profitable insurance industry.

Diana Ketola  
6232 Selsey Lane  
Traverse City, Michigan 49685

(231) 943-8941

**From:** Sharon Sutterfield [ssutterfield@gmail.com]  
**Sent:** Tuesday, October 11, 2011 8:44 AM  
**To:** HHS MLR Adjustments (HHS)  
**Subject:** Michigan

**Dear Secretary Sebelius**

**Please deny the Michigan waiver application. I have struggled most of my life with insurance companies over denials, costs and have been witness to blatant lies. Please consider the little "guy" trying to make a living without the power to or resources to use their political connections in Lansing. Insurance companies have long had the power. I believe we would be a healthier nation if we didn't have to fight with the all-mighty insurance company! Please return it to the consumer!**

**Sharon Sutterfield**

**From:** Chuck [crlamper@charter.net]  
**Sent:** Monday, October 10, 2011 8:05 PM  
**To:** HHS MLR Adjustments (HHS)  
**Subject:** Michigan and the ACA

**Dear Madam Secretary,**

**There is absolutely no reason that insurance companies need \$.35 out of every dollar that they collect for themselves. If they need that much, they are top heavy!!**

**Michigan Republicans are at it again.....**Snyder and company want to give your individual commercial policy rebate **BACK TO THE INSURANCE COMPANIES**. How does this work? The new healthcare law, known as the Affordable Health Care Act (ACA) only allows insurance companies to keep 20 cents out of every dollar they collect in premiums. **The remaining 80 cents must go toward the medical care of their policy holders.** At the end of the year, if the insurance companies have not put the full 80 cents back into patient care, **they are legally required under the ACA to send a refund check, estimated to average \$164, back to the consumer.**

**This 20/80 ratio, known as the Medical Loss Ratio (MLR) is one of the many terrific, but virtually unknown and unreported aspects of the new healthcare law.**

The **State of Michigan Office of Financial and Insurance Regulation (OFIR) has intervened on behalf of the commercial carriers to ask the federal government for a waiver.** This waiver, if approved would allow commercial carriers to keep up to 35 cents on the dollar over the next three years. **So who do you think should get the \$53 million at stake?** The overcharged and downtrodden Michigan consumer who is legally entitled to the money or...the commercial carriers who are using their political connections in Lansing to try to circumvent the law?

Thankfully, there is time to act and set things right. **We can all write to Health and Human Services Secretary Kathleen Sebelius at [mlradjustments@hhs.gov](mailto:mlradjustments@hhs.gov) and tell her to deny the Michigan waiver application.** Be sure to put "Michigan" in the title of your email and remind the Secretary that our state's long suffering consumers need their hard earned money more than the insurance industry does.

(Excerpts from an article written by Don Hazaert, Director of Michigan Consumers for Healthcare, a statewide non-profit organization that provides a voice for healthcare consumers.)

**From:** Mary Jo Zazueta [mzazueta@chartermi.net]  
**Sent:** Monday, October 10, 2011 6:50 PM  
**To:** HHS MLR Adjustments (HHS)  
**Subject:** Michigan insurance waiver

Dear Secretary Sebelius:

Please deny Michigan's waiver application to deny consumers their rightful refund of the 20/80 Medical Loss Ratio. As an individual who pays over \$1,300 for health insurance that I don't use because I can't afford to meet the deductibles and the office visits ... I could use the refund.

Thank you.

Mary Jo Zazueta  
5828 Joanne Ct.  
Traverse City, MI 49685

**From:** betsy\_johnson@charter.net  
**Sent:** Monday, October 10, 2011 3:25 PM  
**To:** HHS MLR Adjustments (HHS)  
**Subject:** MICHIGAN

Dear Ms. Sibelius,

Please deny the waiver that Michigan has applied for that would release insurance companies from the mandate to refund to consumers the amount of money not spent providing benefits up to 80% of the med loss ratio. Michigan wants insurance companies to be able to keep 35% of premiums paid, rather than just 20%. Not fair to consumers!

Betsy Johnson  
Empire, MI 49630

**From:** Mary Easthope [marmareast@aol.com]  
**Sent:** Monday, October 10, 2011 1:43 PM  
**To:** HHS MLR Adjustments (HHS)  
**Subject:** Insurance rebate

Dear Secretary Sebelius:

Please deny the waiver request from Michigan insurance companies that would capture some of the rebate due to consumers for undelivered healthcare in order to give to themselves instead. Completely reverses the intent of the new healthcare law.

Mary Easthope

**From:** Fred & Michele Cepela [fmcepela@charter.net]  
**Sent:** Monday, October 10, 2011 11:23 AM  
**To:** HHS MLR Adjustments (HHS)  
**Subject:** Deny Michigan waiver application

Dear Secretary Sebelius,

As a Michigan individual insurance customer, I am outraged that the State of Michigan has requested a waiver for the 20/80 Medical Loss Ratio, as provided for under the Affordable Health Care Act. This provision of the ACA is vital as our premiums rise 20-25% each year. I urge you to deny this waiver request.

Sincerely,  
Fred Cepela  
10197 S. Lake Ct.  
Traverse City, MI 49684

**From:** James C [jmc6998@hotmail.com]  
**Sent:** Monday, October 10, 2011 10:18 AM  
**To:** HHS MLR Adjustments (HHS)  
**Cc:** jmc6998@hotmail.com  
**Subject:** Michigan

Dear Secretary Sebelius,

As a concerned citizen of Michigan, I urge you to deny the health insurance wavier application now before you. This wavier would benefit insurance companies at the expense of our citizens, many of whom are experiencing tough times due to the poor economy here in Michigan.

Thank You and Sincerely,

James Curtis  
Charlevoix Michigan

Sent from my iPad

**From:** David Warren [pdavidwa22@gmail.com]  
**Sent:** Monday, October 10, 2011 9:34 AM  
**To:** HHS MLR Adjustments (HHS)  
**Subject:** Deny Michigan waiver application

Dear Ms. Sebelius,

The long suffering citizens of Michigan need their hard earned money more than the insurance industry does. I urge you to deny the waiver requested by the State of Michigan Office of Financial and Insurance Regulation. This would be legalized theft from people who have been put at great risk by the worst economic conditions since the Great Depression.

David and Carolyn Warren  
Traverse City, Mi

**From:** Marian Long [longmm@trinity-health.org]  
**Sent:** Monday, October 10, 2011 9:08 AM  
**To:** HHS MLR Adjustments (HHS)  
**Subject:** Michigan waiver

Hi - I'm an RN who recently learned about the Michigan Waiver application and would like to request that it be denied. Michigan residents need help with health care much more than the insurance companies. Thanks!

Marian Long RN MSN AHN-BC  
Mercy Hospital Grayling  
Staff Development  
Holistic Clinical Practice  
989 348-0428  
[longmm@trinity-health.org](mailto:longmm@trinity-health.org)

**From:** Janis Burgess [jmbdgb@gmail.com]  
**Sent:** Monday, October 10, 2011 8:58 AM  
**To:** HHS MLR Adjustments (HHS)  
**Subject:** deny Michigan waiver application

Michigan's CITIZENS, not her insurance companies, need the benefits of the health care law. If insurers do not spend 80% of our premiums on health care, then the law should be followed and the rebate returned to the overcharged and underserved customer - the person, not the inefficient or just plain greedy company. These performance standards were put in the law for a reason. Do not exempt Michigan insurers from this requirement.  
Thank you for your consideration.

Janis Burgess  
Ontonagon, Michigan

**From:** Marilyn Morehead [morehead.m@gmail.com]  
**Sent:** Monday, October 10, 2011 1:09 AM  
**To:** HHS MLR Adjustments (HHS)  
**Subject:** Michigan's Health Care Waiver

Dear Secretary Sebelius. Please deny the waiver that would allow Michigan health insurance companies to receive \$0.35 on the dollar as opposed to \$0.20 on the dollar for their services. This means a \$0.15 surcharge on every dollar paid for health insurance in Michigan. Who deserves this more - the unemployed and under-employed and wage-frozen Michigan workers or the private insurance companies? Please do the right thing and deny the waiver proposed by the Republican administration on behalf of the Health Insurance Industry.

Thank you for listening

**From:** Kathleen Scott [kathieamastergardener@gmail.com]  
**Sent:** Sunday, October 09, 2011 10:30 PM  
**To:** HHS MLR Adjustments (HHS)  
**Subject:** Michigan

Please put a stop to the request for a waiver from insurance companies in Michigan. The waiver would give insurance companies large sums of money that should go to consumers.  
Thanks,  
Kathie Scott

**From:** Carol Peterson [jocarpet@gmail.com]  
**Sent:** Sunday, October 09, 2011 8:39 PM  
**To:** HHS MLR Adjustments (HHS)  
**Subject:** Michigan

Please Secretary Sebellius do not allow the Michigan insurance companies to take monies that belong to us the consumers. Thank you, Carol Peterson, Leelanau County, Empire Mi 49630

**From:** Scott Foster [FOSTERT@FRONTIER.COM]  
**Sent:** Sunday, October 09, 2011 8:32 PM  
**To:** HHS MLR Adjustments (HHS)  
**Subject:** Michigan Waiver Application

To: Kathleen Sebelius

From: Scott Foster  
Grayling, MI

Please don't let the insurance companies continue to profit on the backs of the consumers. Please deny the waiver application from Michigan.  
Thank you!

**From:** Lisa Danto [ldanto@mac.com]  
**Sent:** Sunday, October 09, 2011 3:20 PM  
**To:** HHS MLR Adjustments (HHS)  
**Subject:** Please deny the MI insurance waiver application

**Importance:** High

Dear Secretary Sebelius:

I am writing you about the effort I heard that health insurance companies in MI are seeking to obtain a waiver application so they do not have to refund their policyholders the Medical Loss Ratio checks, required under the new Affordable Health Care Act. I object to this effort.

As a primarily self-employed health professional, my health insurance rates have been climbing astronomically in the past few years, for what seems like unjustified reasons as it is, because my providers are complaining that they are gradually getting paid less. This does not make any sense to me.

So, any break that I can get for paying less for my health insurance is absolutely needed. My monthly premiums are now more than my mortgage, at the rate of \$12,000/year for me as an individual (I am not exaggerating, this is a fact). I am having to find extra work, just so I can keep my insurance coverage. I am too scared to go without it or transfer over to a cheaper but less covered plan.

Please keep people like me in mind when considering your decision. Thank you very much for your time and consideration.

Kindly,

Lisa Danto, RN  
8800 East Erdt Road  
Suttons Bay, MI 49682  
[ldanto@mac.com](mailto:ldanto@mac.com)  
h/w: 231-271-3684

**From:** Jan Stowe [janstreehouse11@aol.com]  
**Sent:** Sunday, October 09, 2011 5:32 PM  
**To:** HHS MLR Adjustments (HHS)  
**Subject:** Governor Snyder's healthcare bill

I vehemently oppose Gov. Snyder's plan to rescind the health care bill that would allow insurance companies to keep \$0.35 of the patient premiums instead of rebating it back to the consumer if they didn't use the funds.

The insurance companies are already making enormous profits by denying claims and paying pennies on the dollar for claims, thus bankrupting a lot of people who have prolonged or catastrophic illnesses.

I worked as an RN for over 40 years and often had to deal w/ insurance companies, write appeal letters and BEG for a patients procedure to be covered.

Please do not allow this bill to be passed, the people of Michigan simply can't afford it.

Sincerely,

Janet M. Stowe

**From:** j lyle [lem1head@yahoo.com]  
**Sent:** Sunday, October 09, 2011 4:15 PM  
**To:** HHS MLR Adjustments (HHS)  
**Subject:** Michigan

To Whom It May Concern,

I oppose the Michigan waiver to the ACA 20/80 Medical Loss Ratio. I believe that allowing them to keep 20 cents of every dollar is more than adequate. In fact that is more than in many other developed countries in the world. I think Michigan people have been slammed enough and deserve the rebate if the insurance companies are keeping more than the 20 cents. Please deny this waiver application.

Jeff Leonhardt  
1118 Pine Needle Lane  
Traverse City, MI 49686

**From:** MaryLee Pakieser [wfowle3833@aol.com]  
**Sent:** Sunday, October 09, 2011 3:57 PM  
**To:** HHS MLR Adjustments (HHS)  
**Subject:** MICHIGAN - deny the Michigan waiver application

Dear **Health and Human Services Secretary Kathleen Sebelius**, Please do not allow Michigan to opt out of this process ---- this is not just . My state has been hard hit financially - the people of Michigan need every cent that they are entitled to have .

MaryLee Pakieser MSN,RN,NP  
1230 Randall Court,Traverse City MI 49686  
(H) 231-947-5875  
(C) 231-313-3817

**From:** Robert J McElroy [mcelroyrj@charter.net]  
**Sent:** Sunday, October 09, 2011 3:00 PM  
**To:** HHS MLR Adjustments (HHS)  
**Subject:** re Michigan waiver

Dear Secretary Sebelius,

Greetings from a part of the USA you know well, Leelanau County. I am a retired internist who has spent considerable time in retirement studying the economics of medicine. The State of Michigan's Office of Financial and Insurance Regulation (OFIR) has requested on behalf of Michigan commercial insurance carriers for a waiver from the Medical Loss Rate (MLR) which is mandated to be a 20/80 ratio in the Affordable Care Act (ACA). Blue Cross Blue Shield of Michigan is the dominant health insurer in Michigan and in the past year or two has tried to get the Michigan legislature to pass bills essentially guaranteeing it rates to produce a profit margin of 35%. The reasoning given was that the BC/BS Michigan was the insurer of last resort. Fortunately this legislation did not pass. Now you are being asked to provide a waiver which will allow commercial insurance carriers, both nonprofit and for profit carriers, to use a 35/65 MLR for the next three years. This can only be described as outrageous. The purpose of the 20/80 MLR in the ACA legislation was to control health insurance cost, particularly profits and excessive executive salaries. I sincerely hope you and HHS will deny this waiver request. Would it be possible to inform me of your decision? Thank you.

Best regards,

Robert J. McElroy, MD  
11280 S. Lacore Road  
Empire, MI 49630  
[mcelroyrj@charter.net](mailto:mcelroyrj@charter.net)

**From:** Bill & Dorothee [bdhansen@charter.net]  
**Sent:** Sunday, October 09, 2011 12:47 PM  
**To:** HHS MLR Adjustments (HHS)  
**Subject:** Michigan request for Waiver from Health Care Act

Secretary Sebelius,

Please deny Michigan's (gov. Snyder's) request for waiver from the 20% profit limitation for Health Care insurance companies.

Thank you.

Bill Hansen  
[bdhansen@charter.net](mailto:bdhansen@charter.net)

**From:** gary and sue bowerman [tcbowerm@chartermi.net]  
**Sent:** Sunday, October 09, 2011 12:35 PM  
**To:** HHS MLR Adjustments (HHS)  
**Subject:** Michigan Waiver

**Dear Health and Human Services Secretary Kathleen Sebelius,**

**Please deny the Michigan Waiver Application to the Affordable Health Care Act. By changing the Medical Loss Ratio, big business will once again benefit over the consumers of Michigan.**

**The citizens of our state need their hard earned money more than the insurance companies!**

**Thank you,  
Sue Bowerman  
2126 Island View Road  
Traverse City, Michigan  
49686**

**From:** Elizabeth Strom [lilystrom1@gmail.com]  
**Sent:** Saturday, October 08, 2011 7:31 PM  
**To:** HHS MLR Adjustments (HHS)  
**Subject:** Michigan waiver

Secretary Sibelius:

Michigan citizens need every dollar they can get. We have suffered in this economic debacle longer than most other states. I strongly object to granting a waiver to commercial insurance companies in Michigan allowing them to violate the 20/80 MLR ratio called for in the Affordable Care Act. Michigan's insurance regulators are acting against citizens' best interests. Please don't let that happen.

Thank you.

Elizabeth Strom  
789 W. Chippewa River Rd.  
Midland, Michigan 48640  
989-430-5109

**From:** Newcomb, Edward MD [enewcomb@cah.org]  
**Sent:** Thursday, October 06, 2011 3:01 PM  
**To:** HHS MLR Adjustments (HHS)  
**Subject:** Health Insurance

Dear Secretary Sebelius,

As a practicing physician as well as a health insurance policy owner, I would like to encourage you to vote against any waiver to health insurance companies concerning the Affordable Care Act. The obvious trend in the past several years is for premiums to go up significantly, payouts to decrease, and the profit margin of insurance companies to expand. It makes no sense to allow these companies to take more money from their policy holders and use those funds to increase their profits, which would happen with this waiver.

Sincerely,

Edward Newcomb, M.D.

**From:** Evelyn & Jon Petersen [evjonpetersen@yahoo.com]  
**Sent:** Thursday, October 06, 2011 12:32 PM  
**To:** HHS MLR Adjustments (HHS)  
**Subject:** to HS secretary Kathleen Sebelius

Dear Kathleen Sebelius,

I am writing to ask you to

PLEASE, PLEASE DO NOT LET THE INSURANCE COMPANIES STEP ALL OVER US IN THIS MANNER AND CRUSH US TO DEATH. THE OFIR IS WAY WAY OUT OF LINE IN ITS INTERVENTION, AND THIS IS TOTALLY DISGUSTING. .

**WE MICHIGAN MIDDLE CLASS CITIZENS AND TAXPAYERS NEED YOUR HELP, NOT A HANDOUT FROM YOU TO THE INSURANCE COMPANIES...**

**PLEASE DENY THE MICHIGAN WAIVER APPLICATION ...DENY DENY DENY...**

**Evelyn Petersen 843 Louth Long Lake Rd Traverse City MI 49685 age 75**

**From:** Jen Kirkpatrick Johnson [jjwriten@chartermi.net]  
**Sent:** Wednesday, October 05, 2011 9:47 PM  
**To:** HHS MLR Adjustments (HHS)  
**Subject:** Michigan - deny waiver application please

Dear secretary Sebelius,

I am a Michigan citizen and would like to ask that you deny the Michigan waiver application applied for by the Office of Financial and Insurance Regulation. As I understand it, the Affordable Care Act only allows insurance companies to keep 20 cents out of every dollar they collect in premiums. Even this percentage seems a bit steep to me, frankly. I think most non-profits actually strive to keep their operational costs much lower than this and it wouldn't hurt some of the so called non-profit insurance agencies and their for profit cousins to do the same.

While I have your attention I would also like to thank you for championing the decision to include birth control with no co-pays, including emergency contraception as well as other preventive services like HPV screening, STD counseling, and HIV screening as part of covered services in the ACA. I know there were other important things rolled up in this decision, but that's all I can remember at the moment.

Thank your for your time and good work.

Sincerely,

Jennifer Kirkpatrick Johnson  
8128 Hency Rd.  
Kingsley, MI 49649

**From:** dedunnuck01@comcast.net[SMTP:DEDUNNUCK01@COMCAST.NET]  
**Sent:** Wednesday, October 5, 2011 2:52 PM  
**To:** Sebelius, Kathleen (HHS/OS)  
**Subject:** Act Now to Safeguard More Than \$53 Million in Consumer Rebates!

Daniel Dunnuck  
306-43<sup>rd</sup> Street, SE  
Kentwood, MI, 49548-3358

October 5, 2011

The Honorable Kathleen Sebelius  
Secretary of Health and Human Services  
200 Independence Avenue, SW  
Room 615-F  
Washington, DC 20201

Dear Secretary Sebelius:

I ask that you deny Michigan Insurance Commissioner R. Kevin Clinton's request for a 3-year phase-in waiver to the Medical Loss Ratio (MLR) for the individual consumer market in Michigan.

As you are aware, the MLR is designed as one of the few cost control - or value added - provisions of the ACA that will affect all healthcare consumers.

It is well established that the number of insured is a direct result of the price of insurance. Permitting a waiver sends a clear signal to Michigan carriers that it is allowable to have a MLR below 80%. This will inevitably lead to higher premiums in our state over the next three years and more uninsured citizens. It is our position, therefore, that granting such a waiver will have a destabilizing impact on the Michigan insurance market and should be avoided at all cost.

In summary, the waiver application submitted by Commissioner Clinton will eliminate an essential PPACA cost control measure, deny Michigan consumers more than \$53 million dollars in rebates, inevitably lead to higher premiums and more uninsured citizens and begin to create an uneven playing field that will allow commercial carriers to play one state off another. For these reasons and others, I strongly urge you to deny the application

Sincerely,

Daniel Dunnuck  
616-531-7732

**From:** Barb Lehman [higuysetc@racc2000.com]  
**Sent:** Wednesday, October 05, 2011 1:47 PM  
**To:** HHS MLR Adjustments (HHS)  
**Subject:** "MICHIGAN"

**Dear Ms. Sebelius,**

**I am writing this in regards to the Medical Loss Ratio (MLR).**

**I am a legal resident of the State of Michigan and I would like to say that our state's long-suffering consumers need their hard-earned money TRULY much more than the insurance industry does. I am asking that you deny the Michigan Waiver Application submitted by the Office of Financial and Insurance Regulation (OFIR) so that our citizens do not suffer anymore than they already and still are.**

**Thank you for your time.**

**Barbara A. Lehman**

**From:** Cheryl Naperala [napperch@yahoo.com]  
**Sent:** Wednesday, October 05, 2011 12:50 PM  
**To:** HHS MLR Adjustments (HHS)  
**Subject:** Michigan

To Whom It May Concern:

I understand that the Michigan Office of Financial and Insurance Regulation has asked the federal government for a waiver from the Medical Loss Ratio of 20/80 to allow commercial insurance carriers to keep more of their income for administrative costs and spend less on medical needs of customers.

Health care is a "right" - in my opinion - of citizens. The Affordable Care Act made a valiant attempt to help citizens obtain health care while continuing to work with the private sector of health insurance companies. The ACA allows citizens to obtain health care and be assured that the majority of their payments will go towards health care and still allows companies to make a profit and pay employees well.

Please do not approve the waiver. Please give the ACA a chance to work as it is written! Thank you! Cheryl Naperala - 1086 Quaker Valley Drive - Traverse City, Michigan 49686.

**From:** Linda Scheuerman [linsch@voyager.net]  
**Sent:** Wednesday, October 05, 2011 9:47 AM  
**To:** HHS MLR Adjustments (HHS)  
**Subject:** Michigan request for waiver

Dear Secretary Sebelius,

We respectfully request that you deny the Michigan waiver application which would allow insurance companies to circumvent the Affordable Care Act by enabling them to keep more than \$0.20 out of every dollar they receive in premiums. The waiver would take an average of \$164 from every customer and that is not only unfair but also immoral and tantamount to corporate stealing from the people they have contracted to serve. Health insurance companies should not be favored over our state's long suffering consumers who would use those benefits both to satisfy their needs and stimulate economic growth! \

Sincerely,

Thomas and Linda Scheuerman

**From:** JOHN D SUMMERS [summers7368@sbcglobal.net]  
**Sent:** Tuesday, October 04, 2011 8:33 PM  
**To:** HHS MLR Adjustments (HHS)  
**Subject:** Michigan Affordable Care Act [ACA]

Attn. Kathleen Sebelius, Secretary Health and Human Services:

Please deny the Michigan waiver application. Our state's long suffering consumers need their had-earned money more than the insurance industry does.

John D. Summers  
Traverse City, MI  
[summers7368@sbcglobal.net](mailto:summers7368@sbcglobal.net)

**From:** Patrick Pierce [elklake1@charter.net]  
**Sent:** Monday, October 03, 2011 4:45 PM  
**To:** HHS MLR Adjustments (HHS)  
**Subject:** No to Michigan MLR Waiver Request

Ms. Secretary,  
Please deny the State of Michigan's Office of Financial and Insurance Regulation their request for waiver from the Medical Loss Ratio of our coming National Health Care Law.

Sincerely,

Patrick Pierce  
Williamsburg, Mi.

**From:** Bob Brown [bobbrown95@yahoo.com]  
**Sent:** Sunday, October 02, 2011 8:34 PM  
**To:** HHS MLR Adjustments (HHS)  
**Subject:** Michigan waiver application

Secretary Sebelius,

How could commercial insurance carriers deserve to keep \$53 million in premiums versus the consumer? Even if the economy wasn't so bad it's crazy to allow insurance carriers to keep more than 20%. Deny the waiver request for this year and any subsequent years that they try to sneak it in.

Robert Brown  
10 Roselawn Ct.  
Saginaw, MI